

**Information to identify the case:**

Debtor 1 **Donald P. Hoffmann**  
First Name Middle Name Last Name

Debtor 2 **Jane M. Hoffmann**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6056**  
EIN **-----**

Social Security number or ITIN **xxx-xx-9486**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **12-24659-TPA**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald P. Hoffmann

Jane M. Hoffmann

12/27/17

**By the court:**

**Thomas P. Agresti**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
 Donald P. Hoffmann  
 Jane M. Hoffmann  
 Debtors

Case No. 12-24659-TPA  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 60

Date Rcvd: Dec 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2017.

db/jdb +Donald P. Hoffmann, Jane M. Hoffmann, 1123 Seneca Dr, Harmony, PA 16037-7605  
 aty Joseph P. Schalk, Phelan Hallinan & Schmieg, LLP, 1617 JKF Blvd., Suite 1400,  
           Philadelphia, PA 19103  
 aty +Katherine E. Knowlton, Urden Law Offices, P.C., 111 Woodcrest Road,  
           Cherry Hill, NJ 08003-3620  
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,  
       51 East Bethpage Road, Plainview, NY 11803-4224  
 cr +JPMorgan Chase Bank, National Association, 700 Kansas Lane, Mail Code LA4-5555,  
       Monroe, LA 71203-4774  
 cr +US Bank National Association, as Trustee by its at, Stern & Eisenberg, PC, 410 The Pavilion,  
       261 Old York Road, Jenkintown, PA 19046-3706  
 13548062 Bank of America, N.A., P.O. Box 660933, Dallas, Texas 75266-0933  
 13482685 +Berkheimer Tax Administrator, 325-A N. Pottstown Pike, Exton, PA 19341-2203  
 13482688 Butler Memorial Hospital, Billing Department, 911 East Brady Street, Butler, PA 16001  
 13482687 +Butler Memorial Hospital, Attn: Billing, One Hospital Way, Butler, PA 16001-4697  
 13482689 +Carl Hayes, Ashry Louis, Balen Rojas, 215 Rockaway Av, Butler, PA 16001-6122  
 13482690 +Charles Davis, 343 E. Locust St., Butler, PA 16001-4856  
 13482691 Chase, P.O. Box 24696, Columbus, OH 43224-0696  
 13470780 +City of Butler, Attn: Paul E. Snyder, 140 West North St, Butler, PA 16001-5298  
 13470781 +Dillon McCandless King Coulter & Graham, 128 W CUNNINGHAM STREET, Butler, PA 16001-5742  
 13481281 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC 27410  
 14114641 Federal National Mortgage Association, Creditor C/O Seterus, Inc.,  
       Po Box 1047 Hartford, Ct 06143-1047  
 13470783 +Hon. Wayne D. Seibel, 202 E Main St, Evans City, PA 16033-1244  
 13549274 +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, CHASE RECORDS CENTER,  
       ATTENTION: CORRESPONDENCE MAIL, MAIL CODE: LA4-5555, 700 KANSAS LANE,  
       MONROE, LA 71203-4774  
 13484076 JPMorgan Chase Bank, National Association, c/o David W. Raphael, Esquire,  
       Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 13484075 +JPMorgan Chase Bank, National Association, 700 Kansas Lane, Mail Code LA4-5555,  
       Attn: Correspondence Mail, Monroe, LA 71203-4774  
 13482701 +John Foster, 127 W. Brady St, Apt 2, Butler, PA 16001-5273  
 13482702 +Karen Moore, 327 W. Cunningham St. Apt 1, Butler, PA 16001-6917  
 13482705 +Kyle Baker, Danielle Snyder, 341 E. Locust St., Butler, PA 16001-4856  
 13958659 +LSF8 MASTER PARTICIPATION TRUST C/O, CALIBER HOME LOANS, INC, 13801 WIRELESS WAY,  
       OKLAHOMA CITY, OK 73134-2500  
 13787373 +OCWEN LOAN SERVICING, LLC, 1100 VIRGINIA DRIVE, SUITE 175, FORT WASHINGTON, PA 19034-3278,  
       ATTN: BANKRUPTCY DEPARTMENT  
 13482707 Ocwen, P.O. Box 24738, West Palm Beach, FL 33416-4738  
 13949620 +Ocwen Loan Servicing, LLC, 1100 Virginia Drive, suite 175, Fort Washington, PA 19034,  
       Attn: Bankruptcy Department, 1 19034-3278  
 13500906 OneWest Bank, FSB, PO Box 829009, Dallas, TX 75382-9009  
 13482708 +Ruth Gibson, 210-1/2 McClain Ave, Butler, PA 16001-6141  
 13482709 +Susan Berg, 327 W. Cunningham St. Apt 3, Butler, PA 16001-6917  
 13553546 +U.S. Bank National Association, et al, JPMorgan Chase Bank, N.A., 3415 Vision Drive,  
       OH4-7133, Columbus, OH 43219-6009  
 13589684 +U.S. Bank National Association, et al., America's Servicing Company,  
       Attention: Bankruptcy Department, Mac # D3347-014, 3476 Stateview Boulevard,  
       Fort Mill, SC 29715-7203  
 14421475 +U.S. Bank, National Association, as Tru, Serviced by Select Portfolio Servicing,,  
       3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
 13482710 Vericrest Financial, P.O. Box 24610, Oklahoma City, OK 73124-0610  
 13498660 +Vericrest Financial, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 13826661 +Veripro Solutions, Inc., PO BOX 3244, Coppell, TX 75019-9244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 28 2017 01:27:13 Pennsylvania Dept. of Revenue,  
       Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
       Harrisburg, PA 17128-0946  
 cr +EDI: WFFC.COM Dec 28 2017 01:08:00 America's Servicing Co., MAC X7801-014,  
       3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 cr +EDI: PRA.COM Dec 28 2017 01:08:00 PRA Receivables Management, LLC, PO Box 41067,  
       Norfolk, VA 23541-1067  
 13482681 +EDI: WFFC.COM Dec 28 2017 01:08:00 America's Servicing Company, Wells Fargo,  
       P.O. Box 10328, Des Moines, IA 50306-0328  
 13482682 EDI: AMEREXPX.COM Dec 28 2017 01:08:00 American Express, P.O. Box 981535,  
       El Paso, TX 79998-1535  
 13482682 E-mail/Text: bnctest@becket-lee.com Dec 28 2017 01:26:39 American Express,  
       P.O. Box 981535, El Paso, TX 79998-1535  
 13493362 EDI: BECKLEE.COM Dec 28 2017 01:08:00 American Express Bank, FSB, c o Becket and Lee LLP,  
       POB 3001, Malvern, PA 19355-0701  
 13493362 E-mail/Text: bnctest@becket-lee.com Dec 28 2017 01:26:16 American Express Bank, FSB,  
       c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

District/off: 0315-2

User: amaz  
Form ID: 3180W

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Total Noticed: 60

Date Rcvd: Dec 27, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13482684 EDI: BANKAMER.COM Dec 28 2017 01:08:00 Bank of America, P.O. Box 982235,  
El Paso, TX 79998-2235  
13482683 EDI: BANKAMER2.COM Dec 28 2017 01:08:00 Bank of America, Bankruptcy Dept.,  
P.O. Box 15168, Wilmington, DE 19850-5168  
13663873 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Dec 28 2017 01:29:20 Caliber Home Loans Inc,  
13801 Wireless Way, Oklahoma City, OK 73134-2500  
13533847 EDI: BL-BECKET.COM Dec 28 2017 01:08:00 Capital One, N.A., c/o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
13482693 EDI: CHASE.COM Dec 28 2017 01:08:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
13686307 +E-mail/Text: bncmail@w-legal.com Dec 28 2017 01:28:10 Cheswold (Ophrys), LLC,  
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
13482696 EDI: DISCOVER.COM Dec 28 2017 01:08:00 Discover Card, P.O. Box 30945,  
Salt Lake City, UT 84130-0945  
13482697 EDI: DISCOVER.COM Dec 28 2017 01:08:00 Discover Platinum Card, P.O. Box 15316,  
Wilmington, DE 19850-5316  
13478215 EDI: DISCOVER.COM Dec 28 2017 01:08:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
13512966 E-mail/Text: bknotice@crgofusa.com Dec 28 2017 01:28:32  
InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,  
DALLAS, TX 75312-3203  
13482700 E-mail/Text: EBN\_Notifications@OWB.com Dec 28 2017 01:27:11 Indymac Mortgage Services,  
P.O. Box 4045, Kalamazoo, MI 49003-4045  
13482703 +EDI: CBSKOHLS.COM Dec 28 2017 01:08:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983  
13482704 EDI: CBSKOHLS.COM Dec 28 2017 01:08:00 Kohls, P.O. Box 3043, Milwaukee, WI 53201-3043  
13551014 EDI: BL-CREDIGY.COM Dec 28 2017 01:08:00 Main Street Acquisition Corp., assignee,  
of CHASE BANK USA, N. A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13849171 EDI: PRA.COM Dec 28 2017 01:08:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13559949 EDI: PRA.COM Dec 28 2017 01:08:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541  
13492246 +Fax: 407-737-5634 Dec 28 2017 02:50:47 U.S. Bank National Association,  
c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1661 Worthington Rd, Suite 100,  
West Palm Beach, FL 33409-6493

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N.A.  
cr JPMorgan Chase Bank, N.A.  
cr Lsf8 Master Participation Trust  
cr OCWEN LOAN SERVICING, LLC  
cr Ocwen Loan Servicing, LLC  
cr OneWest Bank, FSB  
cr The Bank of New York Mellon, as Trustee for CIT Mo  
cr The Bank of New York Mellon, as Trustee for CIT Mo  
cr The Bank of New York Mellon, as Trustee for CIT Mo  
cr U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CRE  
cr Veripro Solutions, Inc.  
cr\* +Cheswold (Ophrys), LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
13482692\* +Chase, P.O. Box 24696, Columbus, OH 43224-0696  
13482694\* +City of Butler, Attn: Paul E. Snyder, 140 West North St, Butler, PA 16001-5298  
13482695\* +Dillon McCandless King Coulter & Graham, 128 W CUNNINGHAM STREET, Butler, PA 16001-5742  
13482698\* +FIA Card Services, c/o Edwin A. Abrahamsen & Assoc, 120 N. Keyser Ave,  
Scranton, PA 18504-9701  
13482699\* +Hon. Wayne D. Seibel, 202 E Main St, Evans City, PA 16033-1244  
13639216\* +Vericrest Financial, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412  
13482686 ##+Bruce Budway, 127 W. Brady St. Apt 1, Butler, PA 16001-5273  
13470782 ##+FIA Card Services, c/o Edwin A. Abrahamsen & Assoc, 120 N. Keyser Ave,  
Scranton, PA 18504-9701  
13482706 ##+Lori Climo, 215 McClain Ave, Butler, PA 16001-6142

TOTALS: 11, \* 7, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

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Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 ecfmail@mwc-law.com  
Alexandra Teresa Garcia on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com  
Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, N.A. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Ann E. Swartz on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 ecfmail@mwc-law.com  
Ann E. Swartz on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com  
Dai Rosenblum on behalf of Joint Debtor Jane M. Hoffmann dunmyrem@zoominternet.net, dailaw@earthlink.net;dailaw2@earthlink.net;pjzb@zoominternet.net;jmp8618@gmail.com  
Dai Rosenblum on behalf of Debtor Donald P. Hoffmann dunmyrem@zoominternet.net, dailaw@earthlink.net;dailaw2@earthlink.net;pjzb@zoominternet.net;jmp8618@gmail.com  
David Neeren on behalf of Creditor Federal National Mortgage Association dneeren@udren.com, vbarber@udren.com  
David W. Raphael on behalf of Creditor JPMorgan Chase Bank, National Association draphael@grenenbirsic.com, mcupec@grenenbirsic.com  
James A. Prostko on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 pawb@fedphe.com, james.prostko@phelanhallinan.com  
James A. Prostko on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., HOME EQUITY ASSET TRUST 2004-7, HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2004-7 pawb@fedphe.com, james.prostko@phelanhallinan.com  
Jerome B. Blank on behalf of Creditor JPMorgan Chase Bank, N.A. pawb@fedphe.com  
Joseph A. Dessoye on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 pawb@fedphe.com  
Joseph A. Dessoye on behalf of Creditor JPMorgan Chase Bank, N.A. pawb@fedphe.com  
Joseph P. Schalk on behalf of Creditor Ocwen Loan Servicing, LLC jschalk@barley.com, sromig@barley.com  
Joseph P. Schalk on behalf of Creditor JPMorgan Chase Bank, National Association jschalk@barley.com, sromig@barley.com  
Joseph P. Schalk on behalf of Creditor OCWEN LOAN SERVICING, LLC jschalk@barley.com, sromig@barley.com  
Kevin P. Diskin on behalf of Creditor US Bank National Association, as Trustee by its attorney in fact Ocwen Loan Servicing, LLC kpdiskin@duanemorris.com, mbilotta@duanemorris.com  
Leslie J. Rase, Esq. on behalf of Creditor US Bank National Association, as Trustee by its attorney in fact Ocwen Loan Servicing, LLC lrase@sterneisenberg.com, ddelvecchio@sterneisenberg.com;dbogucki@sterneisenberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul William Cressman on behalf of Creditor Lsf8 Master Participation Trust pawb@fedphe.com  
Ronda J. Winnecour cmecf@chapter13trusteeewpa.com  
Sherri J. Braunstein on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com, sherri.braunstein@phelanhallinan.com  
Stuart P. Winneg on behalf of Creditor OneWest Bank, FSB swinneg@udren.com, cblack@udren.com  
Stuart P. Winneg on behalf of Creditor OCWEN LOAN SERVICING, LLC swinneg@udren.com, cblack@udren.com

TOTAL: 25